

**Application number: 09/827788**

**Art Unit: 3625**

**Applicant: Khai Hee Kwan**

**Examiner: Naeem Haq**

**Title:** Computer Network Method for conducting payment over a network by debiting and crediting telecommunication accounts.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TO: Commissioner for Patents  
Alexandria, VA 22313-1450

Sir:

RE: Response to FINAL Action Letter Mailed 26 Sept 2007.

The applicant has amended the claims 33, 40, 53 as below and respectfully ask the examiner to incorporate the amendments. The applicant notes that claims 34, 41 and 54 were previously amended in submission dated June 4 2007 BUT the examiner did not enter these amendment or consider them, hence is this Final rejection is pre-mature ? Furthermore, it is apparent the examiner is using the claims filed in 25 Feb 2006 (see page 2 of Final Action Letter) which are not the latest (June 4 2007). The applicant also included respective rebuttals as follows and verily believe the application is now in order for grant of patent.

Yours truly,

A handwritten signature in black ink, appearing to be 'KHAI H KWAN', with a long horizontal stroke extending to the right.

Khai H Kwan

Customer Number 023336.

16 Nov 2007